Case 05-48825 Doc 1 Filed 10/11/05 Entered 10/11/05 17:58:41 Desc Main Document Page 1 of 36

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Northern District of Illinois							Voluntary Petition			
Name of Debt Wesolows	tor (if individent in the contract of the cont	ual, enter I	Last, First, N	Middle):			f Joint Debt solowski, l	or (Spouse) (La Maryl F	ast, Fi	rst, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):								ed by the Joint aiden, and trad		or in the last 6 years nes):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1062 Street Address of Debtor (No. & Street, City, State & Zip Code): 545 Phillips Ave. Glen Ellyn, IL 60137						Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7498 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 545 Phillips Ave. Glen Ellyn, IL 60137				
County of Res Principal Plac Mailing Addre	e of Business	: Du F	Page		:	Principa	of Residenc	business: Du	Page	erent from street address):
Location of Pr	-									
preceding	nas been domi g the date of	ciled or ha	s had a resid	nger part of su	al place of ach 180 da	busines	s, or princip	pal assets in thi		erict for 180 days immediately
☐ Individua☐ Corporat☐ Partnersh☐ Other_	ion	tor (Check	 ☐ Railr ☐ Stocl ☐ Com 	oad	r	☐ Ch	thapter 7 apter 9	e Petition is Fi	iled (Chapter hapter	r 12
Chap ☐ Debtor is ☐ Debtor is	er/Non-Busine ter 11 Small s a small busi	Business (iness as def	fined in 11 U	ness exes that apply		☐ Fil Mu cer	ist attach sig tifying that t	e paid in installr gned application	ments n for t	(Applicable to individuals only.) the court's consideration pay fee except in installments.
☐ Debtor e	estimates that estimates that,	funds will after any	be available exempt prope	s only) for distribution erty is exclude unsecured crea	d and adn			s paid, there		THIS SPACE IS FOR COURT USE ONLY
Estimated Nur	mber of Credi	itors		6-49 50-99	100-199	200-99	9 1000-over			
Estimated Ass \$0 to \$50,000	sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,001 to \$100 million	More than \$100 million		
Estimated Deb \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		\$50,000,001 to \$100 million	More than \$100 million		

(Official Form Cases) 5-48825 Doc 1 Filed 10/11/05	Entered 10/11/05 17:58	:41 Desc Main
Voluntary Petition Document	NPage 12-lofr36	FORM B1, Page 2
(This page must be completed and filed in every case)	Wesolowski, David M	
	Wesolowski, Maryl F	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Signa	atures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct.	(To be completed if debtor is require 10K and 100) with the Securities ar	ed to file periodic reports (e.g., forms and Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and mad	le a part of this petition.
chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States		f debtor is an individual marily consumer debts)
Code, specified in this petition.	I, the attorney for the petitioner nam	
X /s/ David M Wesolowski	that I have informed the petitioner th	nat [he or she] may proceed under
Signature of Debtor David M Wesolowski	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under	
	_	-
X /s/ Maryl F Wesolowski	X /s/ Michael J. Davis Signature of Attorney for Debto	October 11, 2005 or(s) Date
Signature of Joint Debtor Maryl F Wesolowski	Michael J. Davis 6197896	Date
Talankana Namban (If natanggaranta kanatangaran)	Ex	hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	
October 11, 2005	a threat of imminent and identifiable safety?	harm to public health or
Date	Yes, and Exhibit C is attached	and made a part of this petition.
Signature of Attorney ▼ /s/ Michael J. Davis	■ No	
X /s/ Michael J. Davis Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
Michael J. Davis 6197896	I certify that I am a bankruptcy petit	
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of t	
Springer, Brown, Covey, Gaertner & Davis, L.L.C.	provided the debtor with a copy of t	ms document.
Firm Name	Printed Name of Bankruptcy Pe	tition Preparer
400 S. County Farm Road	1.7.7	· · ·
Suite 330 Wheaton, IL 60187	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
Address		, , ,
630-510-0000 Fax: 630-510-0004		
Telephone Number	Address	
October 11, 2005		
Date	Names and Social Security num prepared or assisted in preparing	bers of all other individuals who
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparing	g this document.
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,		ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.
X	X	
X	X Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
	A bankruptcy petition preparer's	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe	deral Rules of Bankruptcy
	Procedure may result in fines of	imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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United States Bankruptcy Court Northern District of Illinois

In re	David M Wesolowski,		Case No	
	Maryl F Wesolowski			
-		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	560,000.00		
B - Personal Property	Yes	4	71,364.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		577,939.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		160,791.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,537.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			8,046.00
Total Number of Sheets of ALL Schedules		15			
	Т	otal Assets	631,364.00		
			Total Liabilities	738,730.00	

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In re	David M Wesolowski,	Case No	
	Maryl F Wesolowski		

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's Interest in Property Nature of Debtor's Interest in Property Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption Amount of Secured Claim	Location: 545 Phillips Ave., Glen Ellyn IL	Joint tenant	J	560,000.00	427,500.00	
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured		

Sub-Total > **560,000.00** (Total of this page)

Total > **560,000.00**

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In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		ank One hicago, III.	J	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		bedrooms, living room, dining room, family room, tchen	J	1,750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Já 19	apanese Tanzu chest of drawers - 1700 928 Steinway Grand Piano - 4000	J	5,700.00
6.	Wearing apparel.	P	ersonal clothing	J	300.00
7.	Furs and jewelry.	W	edding rings	J	2,500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	M	etropolitan Life	н	1,800.00
			(Total	Sub-Tota of this page)	al > 12,550.00

³ continuation sheets attached to the Schedule of Personal Property

In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	(Continuation Sheet)						
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		
10.	Annuities. Itemize and name each issuer.	Х					
11.	Interests in IRA, ERISA, Keogh, or		SEI Investments Profit Sharing Plan	w	15,053.00		
	other pension or profit sharing plans. Itemize.		SEI Roth IRA	w	2,647.00		
			Fidelity IRA	н	5,437.00		
			Fidelity 401K	н	3,985.00		
			Pershing IRA	W	5,385.00		
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.		On The Wall Inc. 1000 shares, Retail store located at 3124 S. Rt. 59, Naperville, III. due to close on 10/15/05 as a result of eviction	J	0.00		
			57 shares McDonald Stock	J	1,932.00		
13.	Interests in partnerships or joint ventures. Itemize.	X					
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х					
15.	Accounts receivable.	X					
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х					
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х					
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					

Sub-Total > 34,439.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	tr	state of Mary Louise Falen-Olsen currently held in ust and subject to accounting and setoff for edical, probate and estate expenses	ı J	Unknown
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		999 GMC Dinali w 84,000 miles 990 Mazda Miata	J	13,250.00 3,125.00
		20	003 Infiniti G35 leased from Infiniti	J	8,000.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
			(Total	Sub-Tota of this page)	al > 24,375.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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In	re David M Wesolowski,		Cas	se No	
	Maryl F Wesolowski				
	-		Debtors		
		SCHEI	OULE B. PERSONAL PROPERTY	Z	
			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 71,364.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	David M Wesolowski
	Maryl F Wesolowski

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest

is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Location: 545 Phillips Ave., Glen Ellyn IL	735 ILCS 5/12-901	15,000.00	560,000.00
Checking, Savings, or Other Financial Accounts, C Bank One Chicago, III.	rertificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings 4 bedrooms, living room, dining room, family room, kitchen	735 ILCS 5/12-1001(b)	1,750.00	1,750.00
Books, Pictures and Other Art Objects; Collectibles Japanese Tanzu chest of drawers - 1700 1928 Steinway Grand Piano - 4000	<u>s</u> 735 ILCS 5/12-1001(b)	1,750.00	5,700.00
Wearing Apparel Personal clothing	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Interests in Insurance Policies</u> Metropolitan Life	215 ILCS 5/238	1,800.00	1,800.00
Interests in IRA, ERISA, Keogh, or Other Pension of SEI Investments Profit Sharing Plan	or Profit Sharing Plans 735 ILCS 5/12-704	15,053.00	15,053.00
SEI Roth IRA	735 ILCS 5/12-704	2,647.00	2,647.00
Fidelity IRA	735 ILCS 5/12-704	5,437.00	5,437.00
Fidelity 401K	735 ILCS 5/12-704	3,985.00	3,985.00
Pershing IRA	735 ILCS 5/12-704	5,385.00	5,385.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 GMC Dinali w 84,000 miles	735 ILCS 5/12-1001(c)	1,200.00	13,250.00

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D (12/03)

In re	David M Wesolowski,	Ca	ase No
	Maryl F Wesolowski		

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME,		Hu	Husband, Wife, Joint, or Community				NT OF		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	I N G E N	L S I F Q U T	WITH DEDU VALU	AIM HOUT CTING JE OF TERAL	UNSECURED PORTION IF ANY	
Account No. 35911141370			Opened 9/05	╹	D C A T E D				
First American Bank P.O. 307 201 S. State St. Hampshire, IL 60140		J	HomeEquityLineOfCredit Value \$ Unknown			142	,500.00	Unknown	
Account No. 601126395	1		Opened 12/06/04 Last Active 8/08/05	П			,		
General Motors Mtg Corp Po Box 780 Waterloo, IA 50704		J	Location: 545 Phillips Ave., Glen Ellyn IL						
			Value \$ 560,000.00	Ш		427	,500.00	0.00	
Account No. 00000029009175315 Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063		н	Opened 12/15/03 2003 Infiniti G35 leased from Infiniti						
	_		Value \$ 8,000.00	Ш		7	,939.00	0.00	
Account No.			Value \$						
continuation sheets attached		•	S (Total of the		otal oage)	577	,939.00		
Total (Report on Summary of Schedules) 577,939.00									

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Form B6E (04/05)

In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8. ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

continuation sheets attached

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6F (12/03)

In re	David M Wesolowski,	Case N	0
	Maryl F Wesolowski		
_		Debtors	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	- c	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	ONTINGEN	N L I Q U I D	DISPUTED	AMOUNT OF CLAIM
Account No. 3727-309105-31005			Trade debt	Ĭ	TE		
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002		W	,		D		5,000.00
Account No.			2002		+	+	3,000.00
Anne and Frank Wesolowski 9902 Elmwood Ct. Chandler, AZ 85248		J	Loan for On The Wall Inc.				50,133.00
Account No. 4226310610014287			Opened 8/26/97 Last Active 8/22/05	_	+	+	00,100.00
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard				
							18,439.00
Account No. 4266851020733553 Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 8/29/02 Last Active 9/19/05 CreditCard				
		L					3,289.00
2 continuation sheets attached			(Total o	Sub f this			76,861.00

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Form B6F - Cont. (12/03)

In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		C	U	D	, [
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STAT	LAIM	CONTINGENT	Q U			AMOUNT OF CLAIM
Account No. 542418084484			Opened 12/13/01 Last Active 8/29/05		Т	T E D			
Citibank Po Box 6241 Sioux Falls, SD 57117		W	CreditCard			D			21,712.00
Account No.			Trade Debt for On the Wall					Τ	
Everything Publication 1280 Iroquois Dr. Naperville, IL 60563		W			X	x	x	(
									1,500.00
Account No.		T	Trade debt for On the Wall			П	T	Ť	
Minuteman Press 1577 Naperville/Wheaton Rd. Naperville, IL 60563		J			X	x	x	(
							L	\perp	6,322.00
Account No. 8660 Monogram Bank N America Po Box 17054 Wilmington, DE 19884		Н	Opened 6/18/05 Last Active 8/25/05 CreditCard						10,811.00
Account No. 21629			Opened 5/01/05 Last Active 9/10/05					T	
Nordstrom Fsb Po Box 6555 Englewood, CO 80155		Н	ChargeAccount						1,306.00
Sheet no. 1 of 2 sheets attached to Schedule of				S	ubt	tota	.1	T	41,651.00
Creditors Holding Unsecured Nonpriority Claims			(Total of th	is	pag	re)	۱ ر	41,051.00

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Form B6F - Cont. (12/03)

In re	David M Wesolowski,	Case No.
	Maryl F Wesolowski	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	1	_		T ~		_	1
CREDITOR'S NAME, AND MAILING ADDRESS	CODEBTOR	1	sband, Wife, Joint, or Community	C O N T	DZLLQD.	l o	
INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	T	ı	P	
AND ACCOUNT NUMBER	Ť	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G			AMOUNT OF CLAIM
(See instructions.)	Ř		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	N G E N T	D A	D	
Account No.			Trade debt	Т	DATED		
					D		
R.H. Donnelly		J					
P.O. 807008 Kansas City, MO 64180							
Ransas City, ino 04100							
							2,795.00
Account No.			Personal guarantee of lease on retail location for On the Wall, Naperville, III				
Wheatland Marketplace			Tor on the train, raper time, in				
c/o Edgemark Asset Mgmt.		J		X	X		
2215 York Rd., St. 503							
Oak Brook, IL 60523							
							39,484.00
Account No.							
Account No.	╁	_		\vdash			
The sum in	ł						
	_						
Account No.							
Sheet no. 2 of 2 sheets attached to Schedule of		-		Subi	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				42,279.00
•					ota		
			(Report on Summary of So				160,791.00

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In re	David M Wesolowski,	Case No.	
	Maryl F Wesolowski		
-		Debtors	
	SCHEDULE G. EXECUTOR	Y CONTRACTS AND UNEXPIRED LEASES	
D	escribe all executory contracts of any nature and all i	inexpired leases of real or personal property. Include any timeshare interests.	

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063 Lease on 2003 Infiniti

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In re	David M Wesolowski,		Case No	
	Maryl F Wesolowski			
_		Debtors		
			~	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Form B6I (12/03)

In re	David M Wesolowski Maryl F Wesolowski		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether are not a joint position in filed purpose the arrayees are apprected and a joint position in filed.

Debtor's Marital Status:	is filed, unless the spouses are separated and a joint petition DEPENDENTS OF DEBTO				
Married	RELATIONSHIP Daughter Son	AGE 15 18			
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation	Vice Pres. Marketing				
Name of Employer	IMI Cornelius				
How long employed	2 years				
Address of Employer	500 Regency Dr. Glendale Heights, IL 60139				
INCOME: (Estimate of aver	rage monthly income)		DEBTOR		SPOUSE
Current monthly gross wages	s, salary, and commissions (pro rate if not paid monthly)	\$	11,266.00	\$	0.00
Estimated monthly overtime		\$ _	0.00	\$	0.00
SUBTOTAL		\$	11,266.00	\$	0.00
a. Payroll taxes and soc b. Insurance c. Union dues d. Other (Specify)		\$ _ \$ _ \$ _ \$ -	3,379.00 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00
		\$_	0.00	\$	0.00
SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	3,379.00	\$	0.00
TOTAL NET MONTHLY T	AKE HOME PAY	\$	7,887.00	\$	0.00
Regular income from operati	on of business or profession or farm (attach detailed statemen	nt) \$	0.00	\$	0.00
Income from real property	•	\$	0.00	\$	0.00
Interest and dividends		\$ _	0.00	\$	0.00
Alimony, maintenance or sup of dependents listed above Social security or other gove	oport payments payable to the debtor for the debtor's use or the	nat \$_	0.00	\$	0.00
(Specify)	and	\$	0.00	\$	0.00
		<u> </u>	0.00	\$ 	0.00
Pension or retirement income		\$_	0.00	\$	0.00
Other monthly income (Specify) Car Allow	ance	¢	650.00	\$	0.00
(Specify) Oai Allow		\$ <u></u>	0.00	\$	0.00
		<u> </u>	8,537.00	\$	0.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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	David M Wesolowski			
In re	Maryl F Wesolowski		Case No.	
		Debtor(s)	_	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debto nade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	r's family. Pro ra	te any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Consequently consequent	omplete a separat	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	3,591.00
Are real estate taxes included? Yes No _X	· ·	
Is property insurance included? Yes NoX		
Utilities: Electricity and heating fuel	\$	400.00
Water and sewer	\$	75.00
Telephone	\$	100.00
Other Cell Phones	\$	133.00
Home maintenance (repairs and upkeep)	_	150.00
Food	ф <u> </u>	500.00
Clothing	\$ 	100.00
Laundry and dry cleaning	ф ——	125.00
Medical and dental expenses	φ <u> </u>	200.00
Transportation (not including car payments)	φ	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	φ	45.00
Charitable contributions	φ	50.00
	a	30.00
Insurance (not deducted from wages or included in home mortgage payments)	Φ.	00.00
Homeowner's or renter's	\$	80.00
Life	\$	120.00
Health	\$	440.00
Auto	\$	190.00
Other		0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property taxes	\$	730.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	467.00
Other	\$	0.00
Other		0.00
Other	- <u>\$</u>	0.00
Alimony, maintenance, and support paid to others	<u> </u>	0.00
Payments for support of additional dependents not living at your home	φ	250.00
	Φ	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	Ф	0.00
Other		
Other	_ \$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	8,046.00
FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly other regular interval.	y, monthly, annua	lly, or at some
A. Total projected monthly income	\$	8,537.00
B. Total projected monthly expenses	Ψ	8,046.00
b. Total projected monunity expenses	Ф 	491.00
C Evenes income (A minus R)		
C. Excess income (A minus B) D. Total amount to be paid into plan each Monthly	φ <u> </u>	0.00

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United States Bankruptcy Court Northern District of Illinois

	David M Wesolowski			
In re	Maryl F Wesolowski		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	October 11, 2005	Signature	/s/ David M Wesolowski David M Wesolowski Debtor
Date	October 11, 2005	Signature	/s/ Maryl F Wesolowski Maryl F Wesolowski Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	David M Wesolowski Maryl F Wesolowski		Case No.		
		Debtor(s)	Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) \$132,723.00 2004 - IMI, On The Wall \$99,000.00 2005 - IMI, On The Wall

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
OF CREDITOR
PAYMENTS
AMOUNT PAID
OWING
General Motors Mtg Corp
Monthly payment
\$7,800.00
\$487,000.00

Waterloo, IA 50704

Nissan-Infiniti Lt Monthly \$1,800.00 \$8,000.00 2901 Kinwest Pkwy

Irving, TX 75063

None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Wheatland Marketplace v Maryl Wesolowski,

NATURE OF PROCEEDING **Eviction**

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

DuPage County, III.

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

OF PAYEE
Springer, Brown, Covey, Gaertner & Davis
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/22/05 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

2200

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year**

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None If the debter has moved wi

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

BEGINNING AND ENDING TAXPAYER NAME I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES On The Wall, Inc. 45-0489010 545 Phillips Ave Framing and photography 2002 to October, 2005 Glen Ellyn, IL 60137

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. NAME AND ADDRESS DATES SERVICES RENDERED

John H. Evenhouse & Co. Elmhurst, IL 60126

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records П of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

Debtor

None

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was П issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS Wheatland Marketplace c/o Edgemark Asset Mgmt. 2215 York Rd., St. 503 Oak Brook, IL 60523

DATE ISSUED

2002 - 2005

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST 6

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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

Maryl Wesolowski President 51%

David Wesolowski Sec./Treas. 49%

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

DATE AND PURPOSE

OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an

employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 11, 2005	Signature	/s/ David M Wesolowski	
			David M Wesolowski	
			Debtor	
Date	October 11, 2005	Signature	/s/ Maryl F Wesolowski	
			Maryl F Wesolowski	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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In re	David M Wesolowski Maryl F Wesolowski		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filiple rendered on behalf of the debtor(s) in contemplation of	ing of the petition in bankruptcy	y, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,200.00
	Prior to the filing of this statement I have received.		\$	2,200.00
	Balance Due		\$	0.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nar			
a b c	n return for the above-disclosed fee, I have agreed to re Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of credite [Other provisions as needed] Preparation and filing of one agreement	ering advice to the debtor in deto tement of affairs and plan which ors and confirmation hearing, an	termining whether to h may be required;	file a petition in bankruptcy;
6. B	By agreement with the debtor(s), the above-disclosed fee 1) Any additional Reaffirmation Agreement			each.
	2) Representation of the debtor(s) in an or any other adversary proceeding will be	y dischargeability actions, be billed on an hourly basi:	judicial lien avoic s at the attorney's	lance, relief from stay actions, usual hourly rate.
	3) Any petition schedule amendments w	vill be billed at \$100 each, r	plus court filing fe	e.
		CERTIFICATION		
	certify that the foregoing is a complete statement of a ankruptcy proceeding.	ny agreement or arrangement for	or payment to me fo	r representation of the debtor(s) in
Dated:	: October 11, 2005	/s/ Michael J. Dav		
		Michael J. Davis of Springer, Brown, 400 S. County Far Suite 330	, Covey, Gaertner Irm Road	& Davis, L.L.C.

630-510-0000 Fax: 630-510-0004

02/03/04 rev.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS** (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

- Option A: flat fee through confirmation
- 1a. Pre-confirmation services. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ 2,200.00 . In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for preconfirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
- 1b. *Post-confirmation services*. Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

- □ Option B: flat fee through case closing
- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ __N/A__. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

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- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: October 11, 2005		
Total fee to be paid for attorney's services: \$ _ 2,200.00 (Do not sign if this line is blank.)		
Signed:		
/s/ David M Wesolowski	/s/ Michael J. Davis	
David M Wesolowski	Michael J. Davis 6197896	
	Attorney for Debtor(s)	
/s/ Maryl F Wesolowski	•	
Maryl F Wesolowski		
Debtor(s)		

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United States Bankruptcy Court Northern District of Illinois

	David M Wesolowski			
In re	Maryl F Wesolowski		Case No.	40
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	14
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	October 11, 2005	/s/ David M Wesolowski		
		Signature of Debtor		
Date:	October 11, 2005	/s/ Maryl F Wesolowski		
		Maryl F Wesolowski		
		Signature of Debtor		

American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002

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R.H. Donnelly P.O. 807008 Kansas City, MO 64180

Wheatland Marketplace c/o Edgemark Asset Mgmt. 2215 York Rd., St. 503 Oak Brook, IL 60523